

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Richmond Division  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 20-32142-KLP  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Traci Kristine Drummond  
9818 Plaza View Way  
Fredericksburg, VA 22408

Last four digits of Social–Security or Individual Taxpayer–Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-3871

Employer Tax–Identification (EIN) No(s).(if any):

Debtor: NA

**NOTICE OF NEED TO FILE PROOF OF CLAIM  
DUE TO RECOVERY OF ASSETS**

**NOTICE IS GIVEN THAT:**

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, assets have been recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address below on or before:

Date: **September 11, 2020**

Creditors who do not file a proof of claim on or before this date might not share in any distribution from the debtor's estate.

A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. It may be filed by regular mail. To receive acknowledgment of your filing, you may either enclose a stamped self–addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) to view your filed proof of claim.

There is no fee for filing the proof of claim

**Any creditor who already has filed a proof of claim need not file another proof of claim.**

Address of the Bankruptcy Court

701 East Broad Street  
Richmond, VA 23219

For the Court,

William C. Redden, Clerk  
United States Bankruptcy Court

Dated: June 11, 2020

[B2040.jsp]

In re:  
Traci Kristine Drummond  
Debtor

Case No. 20-32142-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla  
Form ID: 2040

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Jun 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2020.

db +Traci Kristine Drummond, 9818 Plaza View Way, Fredericksburg, VA 22408-7704  
15349781 +ADT Security Systems, Inc., c/o Tate & Kirlan Associates, 580 Middletown Blvd. , Suite 240, Langhorne, PA 19047-1827  
15349783 +Ashford University, c/o The CBE Group, PO Box 126, Waterloo, IA 50704-0126  
15349786 +Breezeod Apartments, 10502 Rising Ridge Rd., Fredericksburg, VA 22407-1391  
15349790 +CarMax Auto Finance, 225 Chastain Meadows Ct., Kennesaw, GA 30144-5897  
15349789 +CareCentrix, PO Box 277947, Atlanta, GA 30384-7947  
15349791 +Comcast Communications, LLC, c/o Waypoint Resource Group, LLC, PO Box 8588, Round Rock, TX 78683-8588  
15349792 +County of Spotsylvania, Virginia, PO Box 9000, Spotsylvania, VA 22553-9000  
15349794 +Ear, Nose & Throat and Facial Plastic Surgery, 1708 Fall Hill Ave., Suite 100, Fredericksburg, VA 22401-3511  
15349796 LVN Funding, LLC, c/o Petrouka, Miller, Klima & Peters, P., 8028 Richey Hgwy, Ste. 300, Pasadena, MD 21122  
15349797 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
15349798 +Mary Washington Healthcare/ODC Recovery, 1001 Sam Perry Blvd, Fredericksburg, VA 22401-4453  
15349799 +Orange County Treasurer, c/o TACS, P.C., PO Box 31800, Richmond, VA 23294-1800  
15349801 +Speedycash.com, c/o Ad Astra Recovery Service, 7330 W. 33rd St., Wichita, KS 67205-9369  
15351628 +U.S. Attorney's Office, 919 East Main Street, Suite 1900, Richmond, VA 23219-4625  
15349803 +US Department of Education, 2401 International, PO Box 7859, Madison, WI 53707-7859  
15349804 +VA Housing Development Authority, PO Box 4549, Richmond, VA 23220-8549  
15351629 +VHDA, PO BOX 4627, RICHMOND, VA 23220-8627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QPJBARRETT.COM Jun 12 2020 08:13:00 Peter J. Barrett, Kutak Rock LLP,  
341 Dial 866-861-8980 Code: 8499852, 901 East Byrd Street, Suite 1000,  
Richmond, VA 23219-4071  
15349782 +EDI: ACBK.COM Jun 12 2020 08:13:00 American Credit Acceptance, 961 E. Main St.,  
Spartanburg, SC 29302-2185  
15349784 +E-mail/Text: bk@avant.com Jun 12 2020 04:36:35 Avant, 222 N. LaSalle St., Suite 1700,  
Chicago, IL 60601-1101  
15349785 +E-mail/PDF: MarletteBKNNotifications@resurgent.com Jun 12 2020 04:44:37 Best Egg,  
PO Box 42912, Philadelphia, PA 19101-2912  
15349787 +EDI: CAPITALONE.COM Jun 12 2020 08:13:00 Capital One Bank USA, NA, PO Box 30281,  
Salt Lake City, UT 84130-0281  
15349788 +EDI: CAPITALONE.COM Jun 12 2020 08:13:00 Capital One/Maurices, PO Box 30253,  
Salt Lake City, UT 84130-0253  
15349793 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 12 2020 04:44:43 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872  
15349795 +E-mail/Text: EBN\_Charlotte@MeduitRCM.com Jun 12 2020 04:35:18  
Fredericksburg Emergency Medical Associates, c/o PMAB LLC, 4135 S. Stream Blvd. #400,  
Charlotte, NC 28217-4636  
15349800 +E-mail/Text: collect@ccsroanoke.com Jun 12 2020 04:36:37  
Radiologic Associates of Fredericksburg, c/o Creditors Collection Service, PO Box 21504,  
Roanoke, VA 24018-0152  
15349802 +EDI: RMSC.COM Jun 12 2020 08:13:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
15349805 +E-mail/Text: data\_processing@fin-rec.com Jun 12 2020 04:35:42 WebBank/LVNV Funding, LLC,  
c/o Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Peter J. Barrett, Kutak Rock LLP, 341 Dial 866-861-8980 Code: 8499852,  
901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2020

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: smithla  
Form ID: 2040

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Total Noticed: 29

Date Rcvd: Jun 11, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2020 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov  
Peter J. Barrett peter.barrett@kutakrock.com,  
charisse.matthews@kutakrock.com;pbarrett@ecf.axiosfs.com  
Peter J. Barrett on behalf of Trustee Peter J. Barrett peter.barrett@kutakrock.com,  
charisse.matthews@kutakrock.com;pbarrett@ecf.axiosfs.com  
Tori Danielle Bramble on behalf of Debtor Traci Kristine Drummond vaecfnotices@gmail.com  
TOTAL: 4